

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

EMILY A STEIGERWALD

Debtor(s)

Case No. 16-10568TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2016.
- 2) The plan was confirmed on 07/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/09/2016, 07/20/2017, 05/14/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/19/2017, 02/15/2018, 02/17/2021.
- 5) The case was completed on 06/18/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,665.00.
- 10) Amount of unsecured claims discharged without payment: \$22,542.47.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$50,456.31
Less amount refunded to debtor	\$534.00

**NET RECEIPTS:** **\$49,922.31**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,592.92
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,592.92**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE++	Unsecured	740.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	397.00	381.64	381.64	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	341.62	341.62	0.00	0.00
BERKS CREDIT & COLLECTIONS INC	Unsecured	225.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	156.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	315.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	1,131.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES++	Unsecured	257.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	175.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	155.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	150.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	150.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	145.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	82.00	NA	NA	0.00	0.00
ERIE COMMUNITY CU	Unsecured	0.00	NA	NA	0.00	0.00
ERIE WATER WORKS*	Secured	1,110.75	1,205.70	1,205.70	1,205.70	0.00
ERIE WATER WORKS*	Secured	NA	1,205.70	0.00	0.00	0.00
ERIE WATER WORKS*	Unsecured	1,113.00	NA	NA	0.00	0.00
NATIONAL FUEL GAS DISTRIB CORP	Unsecured	1,710.00	1,502.90	1,502.90	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	0.00	3,006.67	3,006.67	0.00	0.00
PNC BANK NA	Secured	37,500.00	37,471.54	0.00	30,558.12	0.00
PNC BANK NA	Secured	0.00	11,565.57	11,565.57	11,565.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	136.00	135.75	135.75	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	12,349.00	12,349.89	12,349.89	0.00	0.00
UNIQUE NATIONAL COLLECTIONS	Unsecured	30.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$30,558.12	\$0.00
Mortgage Arrearage	\$11,565.57	\$11,565.57	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,205.70	\$1,205.70	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,771.27</b>	<b>\$43,329.39</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,718.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,592.92</u>
Disbursements to Creditors	<u>\$43,329.39</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$49,922.31</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2021

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.